

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Frank E. Kramer  
 Martina A. Kramer  
 Debtors

Case No. 14-19972-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db/jdb  
 cr  
 13446026  
 13446027  
 13514576  
 13446028  
 14287220  
 13522469  
 13534372  
 13446031  
 13446033  
 13504744  
 13446035  
 13532646  
 13468531

+Frank E. Kramer, Martina A. Kramer, 2427 Continental Drive, Warrington, PA 18976-1743  
 +Citibank, N.A., 6716 Grade Ln Blg 9 STE 910-PY DEPT, Louisville, KY 40213-3410  
 +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
 +American Express, P.o. Box 981537, El Paso, TX 79998-1537  
 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 +Cnna, Po Box 769006, San Antonio, TX 78245-9006  
 +Citibank N.A., 6716 Grae Ln Blg 9, ste 910-PY-DEPT, Louisville KY 40213-3410  
 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 +Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825  
 +Kia Motors Finance Co, 10550 Talbert Ave, Fountain Valley, CA 92708-6031  
 +Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495  
 +Police and Fire Federal Credit Union, 901 Arch Street, Phila., Pa. 19107-2495  
 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)  
 +Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203  
 +Wells Fargo Bank, N.A., c/o JOSEPH PATRICK SCHALK, Phelan Hallinan, LLP, 1617 JOHN F. KENNEDY BLVD. SUITE 1400, PHILADELPHIA, PA 19103-1814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
 E-mail/Text: megan.harper@phila.gov Sep 18 2019 03:50:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg  
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2019 03:49:23 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg  
 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 18 2019 03:49:50 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13469443  
 E-mail/Text: mrdiscen@discover.com Sep 18 2019 03:48:25 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13446029  
 +E-mail/Text: mrdiscen@discover.com Sep 18 2019 03:48:25 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
 13498437  
 E-mail/Text: bankruptcy.bnc@ditech.com Sep 18 2019 03:48:39 GREEN TREE SERVICING LLC, P.O. BOX 6154, RAPID CITY SD, 57709-6154, 888-298-7785  
 13478435  
 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 18 2019 03:49:43 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13446025 2ND MORTGAGE  
 13446030 IRS  
 13446032 Mortgage  
 13446034 Uncle  
 cr\* +POLICE AND FIRE FEDERAL CREDIT UNION, 901 Arch Street, Phila., Pa 19107-2495

TOTALS: 4, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: DonnaR  
Form ID: 138NEW

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Sep 17, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
JOSEPH R. LOVERDI on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION  
LoverdiJ@PFFCU.org, divellod@pffcu.org  
PAUL H. YOUNG on behalf of Debtor Frank E. Kramer support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
PAUL H. YOUNG on behalf of Joint Debtor Martina A. Kramer support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
PETER J. ASHCROFT on behalf of Creditor GREEN TREE SERVICING LLC pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Citizens Bank, N.A. bkgroup@kmlawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Frank E. Kramer and Martina A.  
Kramer

Debtor(s)

Bankruptcy No: 14-19972-amc  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 9/17/19